

Form 148 – ntedsmcs

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 22-18032-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nayana R Desai  
aka Nayana Desai  
855 New Dover Rd  
Edison, NJ 08820-1806

Social Security No.:  
xxx-xx-4581

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 11/23/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 23, 2022  
JAN: bwj

Jeanne Naughton  
Clerk

In re:  
Nayana R Desai  
Debtor

Case No. 22-18032-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 23, 2022

User: admin  
Form ID: 148

Page 1 of 2  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2022:

Recip ID	Recipient Name and Address
db	Nayana R Desai, 855 New Dover Rd, Edison, NJ 08820-1806
cr	+ U.S. Bank National Association, as Trustee for Vel, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square Warrington, PA 18976-3403
519733176	+ Ice Lender Holding, LLC, 31 W 34th St # 4FL, New York, NY 10001-3268
519733177	+ JFK Health System, 65 James St, Edison, NJ 08820-3903
519733178	Neelam, Inc., 672 Mount Prospect Ave, Newark, NJ 07104-3110
519733179	+ Nihar S. Talathi, 41 Carver Ave, Iselin, NJ 08830-2337
519733180	Polsinelli PC, 600 3rd Ave # 42FL, New York, NY 10016-1901
519733181	Ramesh Desai, 855 New Dover Rd, Edison, NJ 08820-1806
519733183	Schiller, Knapp, Lefkowitz & Hertz, 555 US Highway 1 S Ste 420, Iselin, NJ 08830-3151
519733185	# Stern & Eisenberg, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
519733187	TD Bank, PO Box 1448, Greenville, NC 27835-1448
519733189	US Bank National Association as Trustee, 190 S La Salle St Fl 7, Chicago, IL 60603-3556
519733190	Victoria Capital Trust, c/o Wilmington Savings Fund Society, FSB, 15 Maple St # 2FL, Summit, NJ 07901-5008
519754110	+ Victoria Capital Trust, f/k/a Toorak Repo Seller I, 15 Maple Street, Second Floor West, Summit, NJ 07901-5008

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 23 2022 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 23 2022 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519733172	EDI: TSYS2	Nov 24 2022 01:28:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
519733173	EDI: CAPITALONE.COM	Nov 24 2022 01:28:00	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519769796	+ EDI: AIS.COM	Nov 24 2022 01:28:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519733174	EDI: CITICORP.COM	Nov 24 2022 01:28:00	Citicards CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519733175	EDI: DISCOVER.COM	Nov 24 2022 01:28:00	Discover Bank, PO Box 30939, Salt Lake City, UT 84130-0939
519741232	EDI: DISCOVER.COM	Nov 24 2022 01:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519741280	Email/PDF: resurgentbknofications@resurgent.com	Nov 23 2022 20:38:21	Hackensack, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519733186	EDI: CITICORP.COM	Nov 24 2022 01:28:00	SYW MC/CBNA, 5800 S Corporate Pl, Sioux

District/off: 0312-3

User: admin

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519733182	Email/Text: bk-notification@sps-law.com	Nov 23 2022 20:29:00	Falls, SD 57108-5027 Schachter Portnoy, LLC, 3490 US Highway 1 Ste 6, Princeton, NJ 08540-5920
519733184	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 23 2022 20:30:00	Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
519733188	EDI: CITICORP.COM	Nov 24 2022 01:28:00	The Home Depot/CBNA, 5800 S Corporate Pl, Sioux Falls, SD 57108-5027

TOTAL: 13

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor Metropolitan Life Insurance Company bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Brian Gregory Hannon	on behalf of Debtor Nayana R Desai bhannon@norgaardfirm.com sferreira@norgaardfirm.com;184grandno@gmail.com;kcimmino@norgaardfirm.com;dtakach@norgaardfirm.com
Denise E. Carlon	on behalf of Creditor Metropolitan Life Insurance Company dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Michael C. Hughes	on behalf of Creditor Victoria Capital Trust f/k/a Toorak Repo Seller I Trust, by and through its Trustee, Wilmington Savings Fund Society, FSB mhughes@polsinelli.com, docket@polsinelli.com;robrien@polsinelli.com;dbauleo@polsinelli.com
Steven Eisenberg	on behalf of Creditor U.S. Bank National Association as Trustee for Velocity Commercial Capital Loan Trust 2016-2 bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7